

BENEFITS -- AN OVERVIEW

ILLINOIS COMMERCE COMMISSION

The following is an overview of the benefits available to employees of the Illinois Commerce Commission under the various State-sponsored programs.

Health Insurance Options:

Employees have a choice of two types of healthcare options: an Indemnity Plan (*the Quality Care Health Plan*) or a Managed Care Plan (*HMO, POS or OAP*). Each plan provides medical, pharmaceutical and mental health/substance abuse treatment benefits.

Indemnity Plan:

- *The Quality Care Health Plan* is a traditional health plan and offers a comprehensive range of benefits. Under this plan, participants choose any physician or hospital for general or specialty medical services. Benefit enhancements are available by using Preferred Provider Organization (PPO) hospitals, network pharmacies and mental health/substance abuse network providers.

Managed Care Plans:

- *Health Maintenance Organizations (HMO)* operate on an “in-network” structure. HMO members must select a Primary Care Physician (PCP) or provider location from a list of participating providers. All routine medical care, hospitalizations and referrals for specialized medical care must be coordinated under the direction of the PCP.
- *Point of Service Plans (POS)* are similar to an HMO in that members choose a PCP from the plan’s network. POS plans differ from an HMO by offering a special option that allows members to get services outside the network without authorization from the PCP and still receive benefits but at a lesser level.
- *Open Access Plans (OAP)* are unique in that there are three benefit levels. The program offers two managed care networks: a Tier I network and a Tier II network. In addition, out-of-network benefits are available, giving greater flexibility in selecting care providers. The level of benefits received is determined by the selection of care providers.

The Quality Care Health Plan is available statewide while individual HMO, POS and OAP availability is based on the participant’s residence.

Dental Insurance Options:

Employees have a choice of two types of dental insurance. The first is an indemnity plan called the Quality Care Dental Plan (QCDP), and the second is the Managed Care Dental Plan (MCDP).

- ***The Quality Care Dental Plan*** allows members to go to any dentist they choose. Services are reimbursed based on a predetermined or scheduled amount, which is the maximum allowable benefit. Any charges over the maximum benefit amount become the member's responsibility.
- ***The Managed Care Dental Plan*** is similar to an HMO in that services are provided through a network of participating dentists. Members are required to select a primary dentist from those participating in the network. All dental services, including referrals for orthodontics and oral surgery, will be coordinated through the member's primary dentist.

Vision Care:

The Vision Service Plan is provided to encourage participants to maintain their vision through regular eye examinations and to help with vision care expenses when glasses or contact lenses are needed. Anyone enrolled in a State-sponsored health plan is automatically eligible for vision care benefits.

Life Insurance:

Basic Term Life Insurance is automatically provided at no cost to all employees. This coverage is equal to the employee's annual salary. In addition to basic life coverage, participants have the option of purchasing optional life insurance at a group rate including:

- Life coverage for themselves equal to one, two, three or four times the state-provided amount;
- Accidental Death and Dismemberment (AD&D) for themselves;
- Spouse term life insurance of \$5,000;
- Child term life insurance of \$5,000.

Flexible Spending Account Program:

This plan is comprised of the Medical Care Assistance Plan (MCAP) and the Dependent Care Assistance Plan (DCAP). These plans allow State employees to pay for out-of-pocket medical expenses and/or work related dependent care expenses with tax-free dollars.

Deferred Compensation Program:

The Deferred Compensation Program is offered to employees as a long-term savings program to provide for a supplementary retirement income. It offers participants the opportunity to reduce their current taxable income, gain the tools to build their financial future through a wide variety of investment options and the flexibility to make investment changes. Enrollment in the plan is completely voluntary and can be initiated or revoked at any time. It is important to note that the Internal Revenue Code restricts the withdrawal of funds from the plan except for termination of State service for 30 days, the death of a participant or an unforeseeable financial hardship.

State Employees' Retirement System:

Membership in the State Employees' Retirement System (SERS) is automatic after serving a six-month qualifying period. Following completion of the qualifying period, mandatory contributions, paid by the State of Illinois, are automatically credited to the employee's retirement account. Once an employee becomes a member of the retirement system, the SERS will send him/her a detailed information packet about their retirement benefits.

If you have any questions or need additional information or assistance regarding the above benefits, please contact Cheryl Tode by phone at 217-785-3855 or email ctode@icc.state.us.

Time Issues:

- ***Vacation Time*** – All ICC full-time employees earn vacation time on a monthly prorated basis from the date of employment. Vacation is accrued annually based on years of creditable service as follows:

<u>Years of Service</u>	<u>Vacation Days Earned</u>
0 – 5	10
6 – 9	15
10 – 14	17
15 – 19	20
20 – 25	22
26 +	25

Part-time employees earn vacation on a prorated basis.

New employees earn, but are not eligible to take, vacation time until the completion of six months of employment. However, some collective bargaining agreements allow for the use of vacation during the initial probationary period.

- ***Personal Days*** – All full-time employees are permitted three paid days of Personal Business Leave each calendar year. New employees will be granted Personal Business Leave in accordance with a prorated schedule based on their date of hire during a calendar year. Part-time employees earn Personal Business Leave on a prorated basis.
- ***Paid Holidays*** – The list of paid holidays to be observed annually is determined and published by the Director of the Illinois Department of Central Management Services. The Illinois Commerce Commission shall observe all holidays determined and published as follows:
 - New Year's Day
 - Martin Luther King Day
 - Lincoln's Birthday
 - Washington's Birthday
 - Memorial Day
 - Independence Day
 - Labor Day
 - Columbus Day
 - Election Day (November of even numbered years)
 - Veteran's Day
 - Thanksgiving Day
 - Friday following Thanksgiving Day
 - Christmas Day
- ***Flex Time*** – At the Division Director's discretion, employees may participate in the Commission's Flex Time Program, which allows employees to work within a flexible work schedule.
- ***Sick Days*** – All full-time employees are credited with one sick day (7.5 hours) on the first day of each month. All unused sick days are carried forward from year to year. In the event an employee does not use sick leave in any calendar year, he/she shall be awarded one additional personal day. Part-time employees will receive these benefits on a prorated basis.

Tuition Reimbursement Program:

All full-time ICC employees are eligible for tuition reimbursement consideration. It is the Commission's intent to make the tuition reimbursement program available to enhance employee performance and career growth. Reimbursement will apply toward tuition and lab fees only. Employees receiving tuition reimbursement shall incur a work commitment to the State, depending on the level of degrees and reimbursement.

If you have any questions to need additional information regarding Time Issues or Tuition Reimbursement, please contact Dawn Denny by phone at 217-758-2591 or email ddenny@icc.state.il.us.

Employee Assistance Program:

The Employee Assistance Program provides a resource for support and information for employees who may be going through difficult times. This program is a confidential assessment and referral service that links employees to EAP counselors for help. The program provides problem identification, counseling and referral services for employees and their families 24 hours a day, 7 days a week and can be reached by calling this toll-free telephone number: **866-659-3848**. The program provides a wide range of services to assist with a variety of concerns, including anger management, conflicts at work or home, domestic violence and many others.